

IN THE UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF ALABAMA

TAMI LYN SINGLETARY,

Plaintiff,

v.

JEROME LEE CANTRELL, SPACE
FLOORING & SUPPLIES, INC.,
STATE FARM MUTUAL AUTOMOBILE
INSURANCE COMPANY, et al,

Defendants.

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DEBRA P. HACKETT, CLERK
U.S. DISTRICT COURT
MIDDLE DISTRICT ALA

CIVIL ACTION NO. 2:07-CV-840 MEF

ANSWER OF DEFENDANT STATE FARM
MUTUAL AUTOMOBILE INSURANCE COMPANY

Comes now the Defendant, State Farm Mutual Automobile Insurance Company,
and for answer to the Plaintiff's Complaint, says as follows:

1. It admits the jurisdictional allegations of paragraphs 1 through 6 of the
Plaintiff's Complaint.

2. The allegations of Count I are not directed to this Defendant. To the
extent that they purport to state a cause of action against State Farm, it denies all
material allegations and demands strict proof thereof.

3. State Farm denies that the Plaintiff has established that the limits of all
bodily injury liability bonds and insurance policies indemnifying the Defendants and
available to the Plaintiff are less than the damages she is legally entitled to recover for
her bodily injuries as alleged in paragraph 12 of Count II.

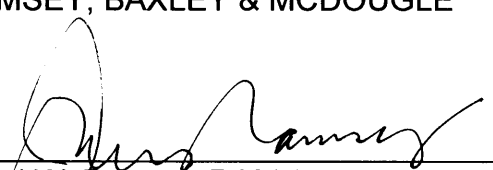
4. State Farm does admit that the Plaintiff was covered under two policies of automobile liability insurance issued by State Farm in effect on October 4, 2005, as alleged in paragraphs 13 and 14.

5. State Farm denies the allegations of paragraph 15 in that State Farm has no liability under its Uninsured Motorist Coverage except to the extent that the Plaintiff's damages exceed the liability coverage available to the tortfeasors, which has not been established in this case.

6. State Farm also denies the allegations of paragraph 16 in that the Plaintiff has not established that Defendants Cantrell and/or Space Flooring & Supplies, Inc., are underinsured motorists as defined in State Farm's policy and/or Alabama's Underinsured Motorist Law.

7. State Farm denies the allegations of paragraph 17 in that the Plaintiff has not established that the alleged tortfeasors are, in fact, underinsured motorists, which is a condition precedent to any coverage under this portion of her policy.

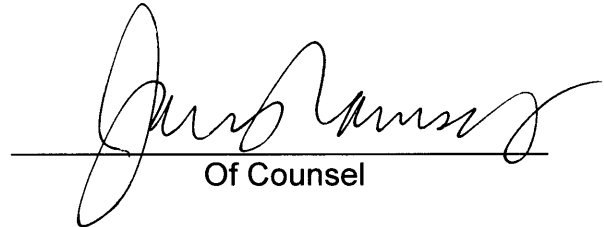
RAMSEY, BAXLEY & MCDUGLE

By 
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CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing upon M. Adam Jones, Esq., P. O. Box 5551, Dothan, Alabama, 36302; Clifton E. Slaten, Esq., 105 Tallapoosa Street, Suite 101, Montgomery, Alabama, 36104; and Jerome Lee Cantrell, 218 28th Avenue, Columbus, Georgia, 31903, by depositing the same in the United States Mail, postage prepaid and properly addressed.

This, the 10th day of October, 2007.



Of Counsel